

kynect and the Federally-facilitated Marketplace (FFM) for kynectors: Answering Transition Questions



Agenda

Answers to your questions

- Main Points
- Kentucky's transition to SBM-FP with timeline
- Transition Messaging
- kynectors as Application Assistors
- Helping Kentuckians Facilitate an enrollment
- Lessons Learned (Other states that have transitioned)
- Q and A

The Transition

Main Points

- kynectors are extremely valuable
 - kynectors (Application Assistors)
 - Application Assistors (kynectors)
- kynect will still be kynect
 - Staff
 - Website
 - Call Center
 - In-person Assistance
 - Events
- Biweekly Meetings with kynectors (Application Assistors)
 - Answer questions
 - Get feedback
 - Update “living” document
- Training From FFM on HealthCare.gov and DCBS on benefind
- Importance of Message

Kentucky's Transition Messaging

Consumer Questions and Suggested Responses:

“What’s going to happen to my insurance”?

You don’t need to do anything now. Nothing is going to change with your current coverage. But for 2017 coverage, if you have insurance, you will need to apply on the federal Health insurance Marketplace (HealthCare.gov) instead of kynect. A kynector (like me) or an insurance agent can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You’ll get a letter and other information about what to do and when to do it in October.

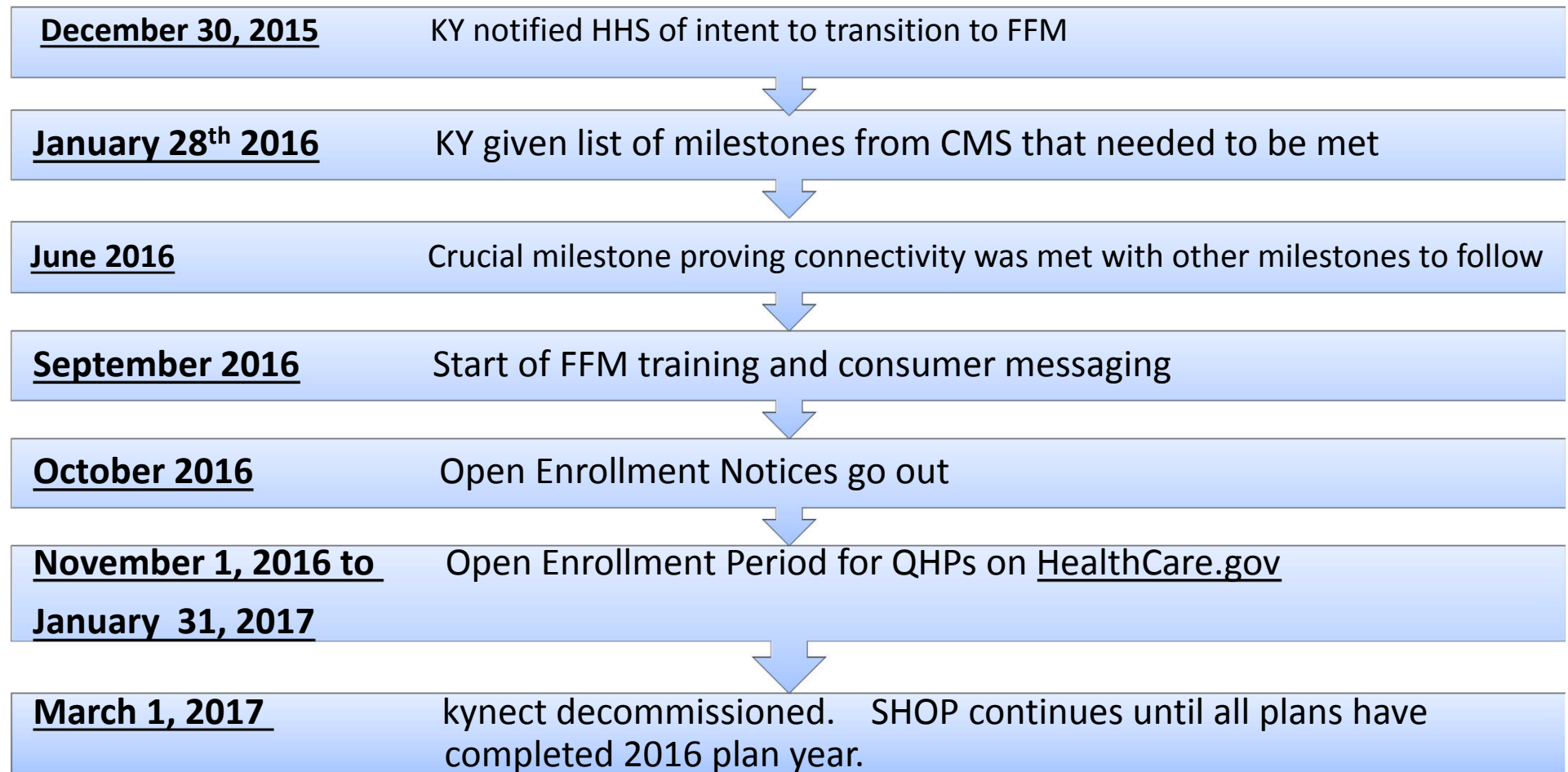
**More anticipated Questions and Answers are available later in this webinar.*

Kentucky's Transition Messaging

Setting the Example

- Be prepared
- Have empathy
- Show respect
- Project calm
- Give your undivided attention
- Don't complain or show your own uncertainty

Kentucky is in Process to Transition to FFM



The Difference Between SBM and SBM-FP

State-based Marketplace: Kentucky responsible for performing all Marketplace functions. Consumers apply for and enroll in coverage through kynect website established and maintained by Kentucky. Plan Years 2014 – 2016.

State-based Marketplace - Federal Platform or SBM-FP: Kentucky considered to have a State-based Marketplace, responsible for performing all Marketplace functions, except that the state relies on the Federally-facilitated Marketplace IT platform (HealthCare.gov) for QHP enrollments. Plan Year 2017 –

Assessment State: Kentucky has decided to adopt the Assessment model for eligibility determination. Kentucky will use the FFM for *initial* assessment of **Medicaid eligibility** but Kentucky's Medicaid agency, DCBS makes the final Medicaid eligibility determination, including redeterminations. Plan Year 2017 --

Kentucky's Transition

Kentucky as SBM-FP



Kentucky will maintain a fully functioning website. kynect will direct QHP, APTC and CSR eligible individuals to HealthCare.gov and Medicaid/KCHIP eligible individuals to benefind.ky.gov.



Kentucky will maintain the kynect call center to provide basic information and to direct individuals to FFM/HealthCare.gov or to benefind.ky.gov. Support Professionals and Tier 2 lines will still be available.



Kentucky will maintain the DCBS call center for benefind and SSP.



kynect will continue to have an active staff, execute education and outreach plan, manage a similar application assister program and process 1095 forms.

Kentucky's Transition

Transition Summary

- Kentucky notified HHS
- Kentucky was given a list of milestones
- Kentucky has met each milestone to date
- Kentucky on track to transition to Federal Platform for next OEP November 1, 2016 to January 31, 2017
- Kentucky maintains all functionality for 2016, handles 2016 enrollments through March 1, 2017 and continues operating SHOP through 2017.

Messaging

Kentucky's Transition Messaging

Start with high level
"change is coming"
message

"There will
be help in KY
for people in
KY."

"Changes will be
communicated
through notices,
postcards, social
media and other
outlets."

"Things will
be okay."

HELP IN KENTUCKY WILL STILL BE AVAILABLE!

If you worked with a kynector
(Application Assister) in previous
years, there will still be assisters and
insurance agents available to help.

**You can still call kynect for
help on prescreening, how to
enroll on FFM, and benefind
application.**

kynect.ky.gov
will direct
you where to
go

"There will be
information
about what to
do and people
to help you do
it."

"I will be
able to
help you."

Kentucky's Transition Messaging

Consumer Questions and Suggested Responses:

“Is this going to happen”?

Kentucky is on track to move to the federal Health Insurance Marketplace or HealthCare.gov for 2017. But, you will still be able to get help with enrolling here in Kentucky.

“Is kynect going away”?

Nothing is changing for your 2016 enrollment. For 2017, you can still go to kynect to get help applying. And, the website, call center, kynectors and agents will still be able to help you. 2017 insurance coverage will be through the federal Health Insurance Marketplace. You can go online to HealthCare.gov, call the federal call center 24/7, or get help from a kynector or agent here in Kentucky.

“What’s going to happen to my insurance”?

You don’t need to do anything now. Nothing is going to change with your current coverage. But for 2017 coverage, if you have insurance, you will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) instead of kynect. A kynector (like me) or an insurance agent can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You’ll get a letter and other information about what to do and when to do it in October.

Kentucky's Transition Messaging

Consumer Questions and Suggested Responses:

“Will you still be able to help me”?

Yes, kynectors (like me) and insurance agents will be helping with applications just like we've done in the past.

“Will I lose my payment assistance”?

The federal Health Insurance Marketplace (HealthCare.gov) will determine your payment assistance just like kynect did. They will also pay it straight to the insurance company so you have a lower premium each month just like with kynect.

“Is my insurance going to be more expensive next year”?

Possibly, because insurance rates tend to go up every year. But on HealthCare.gov, you'll be able to shop for plans at different prices and with different companies.

“Can I keep my same plan”?

You may be able to, but I don't know. The insurance plans that will be available for 2017 have not been made public yet.

Kentucky's Transition Messaging

Consumer Questions and Suggested Responses:

“When do I need to enroll on HealthCare.gov”?

Open Enrollment starts November 1st and ends January 31st, 2017. If you want your insurance to start on January 1st, you need to enroll by December 15th.

“What do I do if my family has both KCHIP and insurance”?

Your family members that have insurance will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) during open enrollment. Those that have Medicaid or KCHIP don't have to do anything until it is time for them to recertify that they are still eligible for Medicaid. A kynector (like me) or an insurance agent can help you.

“What is benefind”?

benefind is Kentucky's self-service website for Medicaid, KCHIP, SNAP, K-TAP and other Medicaid programs. It is designed to help you apply without having to go to a DCBS office. If you have Medicaid or your kids have KCHIP, a kynector can help you enroll using benefind.ky.gov.

“If I have Medicaid, do I go to HealthCare.gov”?

No, you don't. You can go to [kynect](http://kynect.org) or to benefind.ky.gov to start, update or manage your application.

Transition Messaging Reminder

Per CMS- no written messaging of any kind can be given out to clients until approved at the federal level.

Kentucky's Transition Plan

July-August

Research and plan transition messaging



September

Consumer testing on transition site begins

Media plan submitted to CMS for approval

Text enrollment begins at outreach events, etc.

Agents and assisters provided current QHP client lists



September-October

Hold regional forums for agents, assisters, and issuers

Start rollout of transition campaign

Kentucky's Transition Plan

October

Anticipated start of FFM media efforts

Transition messaging begins on social media and notices

Complete marketing materials distribution

Launch creative materials, in-field outreach efforts

Call center workers begin transition scripting and prescreening

Special message starts on toll free kynect line

November

Go live of kynect.ky.gov website enabling transition to healthcare.gov and benefind.ky.gov

January 2017

January 31 2017 end of OEP

March 2017 Final transition with exception of SHOP

Kentucky's Transition Messaging

Message strategies

Website

Kynect.ky.gov as
launch pad to
healthcare.gov and
to benefind.ky.gov

Social Media

May include
Facebook
Twitter
YouTube
Linkedin
to promote events,
deadline
reminders and
guidance. Ask
kynectors to
repost.

Text Campaign

Launch a campaign
to gather a robust
contact list to
communicate
relevant messages,
including deadlines.
Ask kynectors to
gather contacts at
outreach events.

Call Center

kynect will
continue to have
current toll free
number to
answer
questions and
provide
education.

Marketing

Includes all
creative materials
such as
advertising.
kynectors will have
toolkit to
coordinate with
transition efforts.
E-newsletter
Postcards
Posters
Handouts
Other collateral

Kentucky's Transition Messaging

Message strategies

Libraries

kynect
developing a
closer
partnership
with public
libraries.

List

We will provide
you with a list of
your clients
enrolled in QHPs
for individual
contact to help
them apply on
FFM.

Events

State Fair

Library events

Community-based
Organizations

Retail
partnerships such
as CVS

HealthCare.gov

HealthCare.gov
has vigorous
advertising
campaigns that
are anticipated
for Kentucky.

HealthCare.gov

Toolkit available
to kynectors
(Application
Assisters) with
print materials
and advertising
guides.

kynector's Role

kynectors as Application Assisters

kynectors (Application Assisters) will:

- **Inform QHP clients of need to apply on HealthCare.gov**
- **Assist clients with applications and enrollment**
- **Assist clients with understanding coverage options**
- **Provide Education and Outreach**

kynectors as Application Assistors

How to Become Certified

You will need training on both the FFM and benefind. This means two separate certifications.

1. QHP: Managed through HealthCare.gov
(available late August/September)
2. Medicaid/KCHIP: Provided by DCBS
(availability to be determined)

kynectors as Application Assisters

Training and Timeline:

FFM

- kynect has requested Instructor Lead Training for kynectors and Agents and are awaiting a final response. Online modular training will be available.
- The amount of time it takes to complete the training will vary from person to person and depend on which training is required for your role.
- Historically FFM training material is available in late August to early September

benefind

- kynect will assist you with becoming certified as an assister, navigating KHBE's new training portal, and kynect's new landing page. kynect will inform you of benefind training from DCBS and communicate the timeline to you.

kynectors as Application Assistors

Toolkit

kynectors will have access to both a transition and a HealthCare.gov toolkit. Toolkits contain media pieces and other resources for communicating the transition message, as well as:

- Manual
- Social Media
- Fact Sheets
- Sample Forms
- Outreach items
- Webinars
- Newsletters

GET IMPORTANT NEWS & UPDATES

Sign up for email and text updates to get deadline reminders and other important information.

SIGN UP

[PRIVACY POLICY](#)

HEALTHCARE.GOV BLOG

June 23

Having a baby? You may be able to get or change health insurance outside Open Enrollment

June 09

Attention: Report household and income changes to the Marketplace

SEE MORE

RESOURCES

About the Affordable Care Act

Regulatory and Policy
Information

For Navigators, Assistants &
Partners

For Agents & Brokers

For the Media

For Researchers

For States

Information in other languages

CONNECT WITH US

 Questions? Call 1-800-318-2596

 Find Local Help

 Visit the HealthCare.gov blog



[SITEMAP](#) | [GLOSSARY](#) | [CONTACT US](#) | [ARCHIVE](#)

[NONDISCRIMINATION / ACCESSIBILITY](#) | [PRIVACY POLICY](#) | [PRIVACY SETTINGS](#) | [LINKING POLICY](#) | [USING THIS SITE](#) | [PLAIN WRITING](#)



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U.S. Centers for Medicare & Medicaid Services.
7500 Security Boulevard, Baltimore, MD 21244



USA.gov
Government Made Easy

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kynect
Kentucky's Healthcare Connection

Type search term here

Search

[Get email updates](#)

Health Insurance Marketplace

Welcome to the official Marketplace information source
for assisters and outreach partners.

On this site, you'll find information about assister programs and tools to
help existing and new Health Insurance Marketplace consumers.

[Applications, Forms, & Notices >](#)

[Technical Assistance Resources >](#)

[Outreach & Education](#)



Spotlight

Get updates and tips from assister
webinars

About Assister Programs

Get the latest guidance on Assister and
Champions Programs, and apply

Training

Get training for navigators, agents, brokers
and other assisters

Outreach & education

Find materials for consumers, resources for presentations, and promotional tools.

New to the Marketplace	More >
Newly enrolled	More >
Already enrolled	More >
Special populations	More >
SHOP Marketplace	More >
Tools & toolkits	More >
Press resources	More >
Widgets & badges	More >
Multimedia	More >
Research	More >



kynectors as Application Assistors

Resources for HealthCare.gov

Healthcare.gov

<https://www.healthcare.gov/>

CMS.gov

<https://marketplace.cms.gov/>

Training Materials

Forms and notices

Outreach materials

Toolkit

Newsletters

Manual

Facilitating an Enrollment

Facilitating an Enrollment

Where Do I Start?

kynect.ky.gov

- You can still access the 2016 kynect website through 02/28/2017.
- The existing kynect landing page will be used until 11/1/16 with an announcements feature to notify users about 2017 Open Enrollment

[Welcome](#)
[Individuals & Families](#)
[Small Business](#)
[Insurance Agents](#)
[kynectors](#)
[Tax Information](#)

Beginning November 1st 2016 kynect.ky.gov will have a new look.

Open Enrollment Period for plan year 2017 is November 1, 2016 to January 31st, 2017.

There will be no passive renewals for Health Insurance Plans this year.

All QHP qualified individuals must complete an application and enroll at HealthCare.gov for 2017 coverage.

When you visit kynect.ky.gov after November 1st, you will still be able to manage your 2016 enrollment and search for local assistance. You can use the prescreening tool to learn more about coverage options you may qualify for and be directed where to apply.

For questions about these changes and how to get coverage, call Customer Service at 855-4kynect(459-6328).

Welcome to kynect, Kentucky's Healthcare Connection.

[Find Agent or kynector](#)

Quality health coverage. For every Kentuckian.

Get Kynected. On the go.

[Download the free kynect mobile app](#)



Renewing Insurance?
You're eligible to sign up for
kynect today and may qualify
for discounts.

[Get Answers](#)

Facilitating an Enrollment

Where Do I Start?

kynect.ky.gov

- The *new* kynect landing page will be effective on November 1, 2016

Welcome

Individuals & Families

Small Business

Insurance Agents

kynectors

Tax Information

Get Help In-Person. Click below to get help from people in Kentucky trained to help you enroll in health insurance plans, Medicaid and KCHIP.



[kynectors/Application Assistors](#)

[Insurance Agents](#)

2016

Click Here for 2016 Health Coverage.

Report life changing events and request special enrollments for existing 2016 coverage.

2017

Click Here for 2017 Health Coverage.

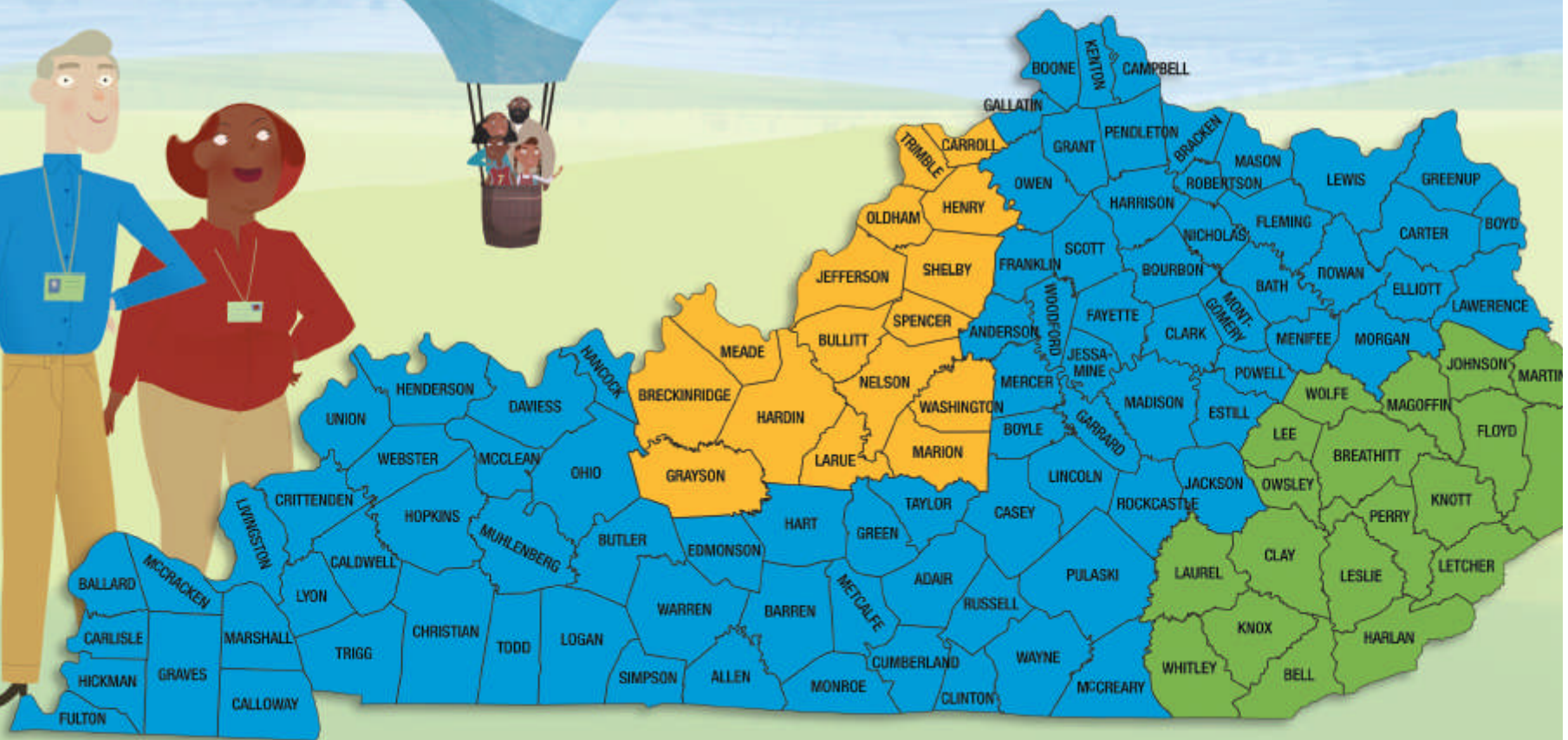
Find out which coverage you qualify for and get enrolled: Medicaid, KCHIP, and Health Insurance Plans.

Are you a Small Business Employer or Employee?
Click here to get information about your 2016 and 2017 coverage.

kynect

Kentucky's Healthcare Connection
kynect.ky.gov

Contact your local kynector agency.

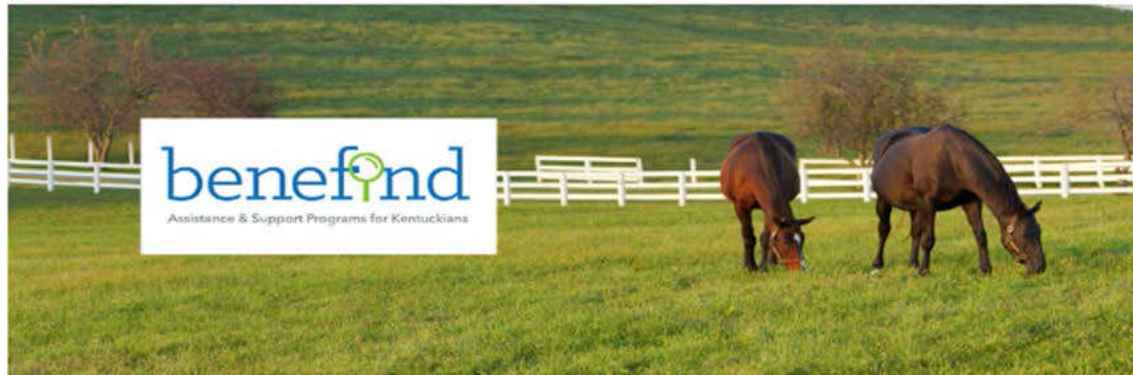


Facilitating an Enrollment

Where Do I Start?

benefind.ky.gov

- benefind is Kentucky's portal to apply for assistance and support programs.
- Medicaid/KCHIP eligible individuals
- For individuals close to both Medicaid and QHP eligibility, enroll early in open enrollment on benefind.ky.gov to help avoid coverage gap.
- Expanded abilities for kynectors (Application Assistors) are planned and training will be provided.
- If someone applies through benefind but qualifies for a QHP, their application will transfer to FFM.



Welcome to benefind

benefind allows Kentucky's families to easily access public assistance benefits and information 24/7 through an online application and account. The goal of Kentucky's public assistance programs is to build strong families and obtain services such as food, cash and medical assistance to become self-sufficient. You can use benefind from any computer that has internet access.

Assistance Programs

- Supplemental Nutrition Assistance Program (SNAP) - helps individuals and families stretch their food budget and buy healthy foods.
- Kentucky Transitional Assistance Program (KTAP) - provides cash assistance to families with children to help pay for basic needs such as rent, utilities, and other household expenses.
- Medicaid - offers assistance to help cover costs for needed medical care including preventive health care.

How can benefind help me?

Through benefind, individuals and families can:

- Prescreen to determine if you and your family may be eligible for benefits;
- Start an application for benefits;
- Access and review basic information about your benefits;
- Report changes to your benefit case;
- Submit requested verification documents; and
- View all electronic notices and correspondence related to your case.

Check for Eligibility

Let's Get Started

When you submit your application or report a change, the information will be sent to the Department for Community Based Services (DCBS) for processing. An interview may be needed to obtain any other information needed to determine your eligibility.

Please Note: You may want to allow two weeks before calling to check on the status of your application.

If you do not want to utilize benefind, you may also make an application or report a change by:

Contact the DCBS Family Support Call Center at 1-855-306-8959.

Mail or fax a hardcopy [application](#) to

DCBS Family Support

P.O. Box 2104

Frankfort KY 40602

Fax Number: 502-573-2007.

Click [here](#) if you would like to get help from people in Kentucky trained to help you enroll.



Facilitating an Enrollment

Where Do I Start?

healthcare.gov

- All QHP applications will need to be entered and submitted through healthcare.gov. **No previous year information will transfer to healthcare.gov.**
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind. DCBS will need further information and interview to complete enrollment.

HChttps://www.healthcare.gov/MSN.co...KHBE Tr...tris.eku.e...tris.eku.e...messagi...marketpl...marketpl...Applicati...Notices |...HC Get 2...x

HealthCare.govIndividuals & FamiliesSmall BusinessesLog inEspañol

Get CoverageChange or Update Your PlanGet Answers ▾


SearchSEARCH


Need health insurance? See if you qualify


You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP


SEE IF I CAN ENROLLSEE IF I CAN CHANGE


[Want a quick overview first?](#)

NEED TO SUBMIT DOCUMENTS TO VERIFY INFORMATION?SEE HOW TO VERIFY

FIND YOUR 1095-ASEE HOW

GET 2015 EXEMPTIONSFIND EXEMPTIONS

INCOME/LIFE CHANGE?UPDATE NOW

CONTACT USGO

Facilitating an Enrollment

Where Do I Start?

Special Circumstances may require you to go to both [HealthCare.gov](https://www.healthcare.gov) and [benefind.ky.gov](https://www.benefind.ky.gov)

For mixed eligibility households (example: parent QHP and children KCHIP):

Currently our best recommendation is to enroll the parents as early in open enrollment as possible on [HealthCare.gov](https://www.healthcare.gov). The kids stay on [benefind](https://www.benefind.ky.gov) until their recertification date.

For individuals with new enrollments on the cusp of QHP eligibility:

Currently our best recommendation is to enroll them as early as possible (early November) in [HealthCare.gov](https://www.healthcare.gov). If they are potentially eligible for Medicaid, the FFM will transfer their file to DCBS.

Facilitating an Enrollment

YOU DO NOT NEED TO GO TO EACH WEBSITE

kynect.ky.gov

- Prescreening, finding local assister, 2016 information, portal to other sites

benefind.ky.gov

- Medicaid eligible individuals
- Expanded abilities for kynectors (Application Assisters) are being considered. Training will be provided by DCBS if granted.
- kynect dashboard still available for benefind clients.

healthcare.gov

- All QHP applications will need to be entered and submitted through healthcare.gov. No previous year information will transfer to healthcare.gov.
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind.

Facilitating an Enrollment

Enrollment Steps

There will be no passive QHP enrollments for plan year 2017 or transfer of client information to Federal database.

kynect will share best steps to follow for different types of clients.

Application on HealthCare.gov is very similar to the application questions you are already using.

There is a screen in the HealthCare.gov application to enter your name and ID number when assisting a client but this is not the same as being associated with a case in kynect.

Facilitating an Enrollment

Enrollment Steps

ID Proofing is through the online system. We are talking to CMS about manual ID proofing.

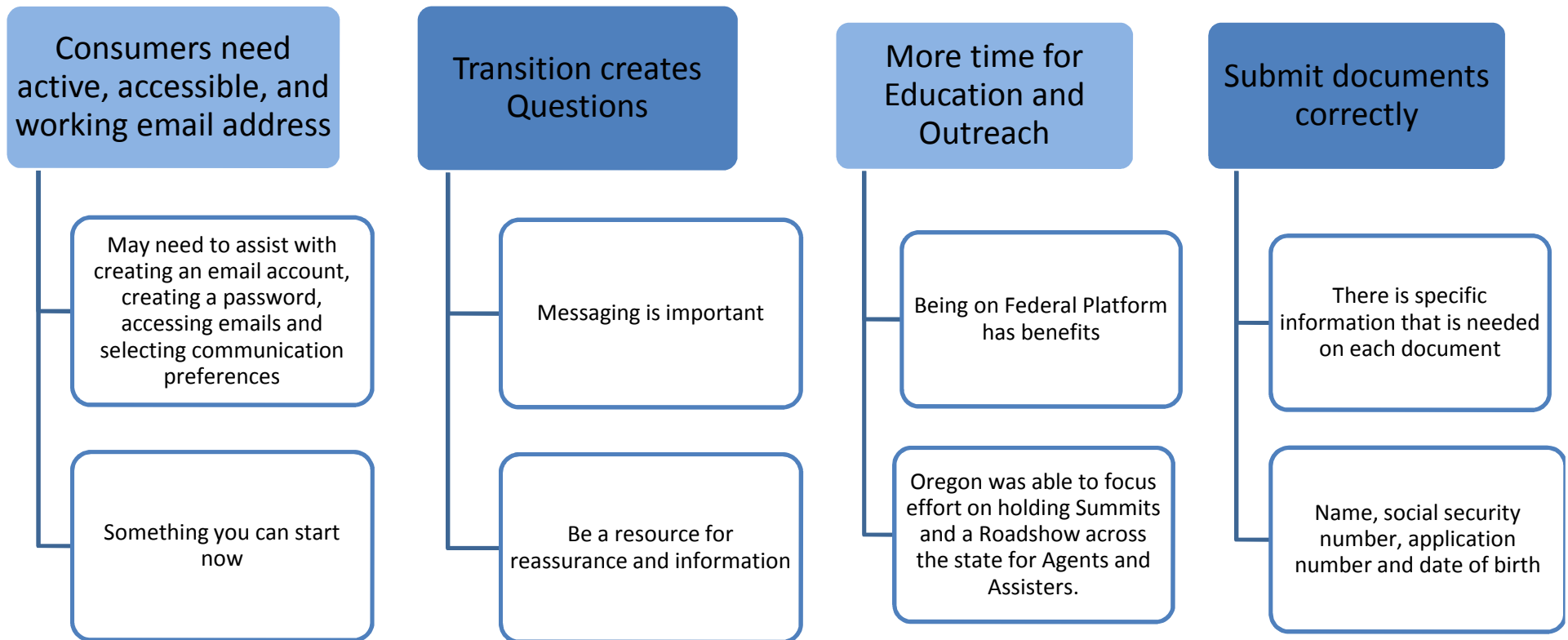
Appeals process available on HealthCare.gov

Marketplace Call Center operates 24/7

Lessons Learned

Other States Who've Transitioned: Lessons Learned

Oregon, Hawaii, Nevada and New Mexico have transitioned from a SBM to SBM-FP.



Questions

We know that you have many more questions.

- This is the first in a planned series of informational webinars.
- We have shared everything we currently can with you.
- More detail will come on how the transition message will be conveyed to consumers and the kynector role in that communication.
- Per CMS, we can answer questions from consumers, but not provide them with any written material until September.
- More detail will also come on how to help your clients with RFIs, work with client email accounts, and represent your clients while talking to the federal call center.
- What are your questions about this webinar?

Thank you